



TRICARE in Europe

(Active Duty)

Developed by the
TRICARE Area Office-Europe



TRICARE in Europe



As you begin an exciting assignment in Europe, it is important for you to know and understand your TRICARE benefit while assigned overseas.

Let's begin with information you should know prior to arrival to your new assignment.



Know the Benefit, Before you Need IT!

TRICARE Service Centers

The local TRICARE Service Center is your *first stop* for all TRICARE questions and needs. TRICARE Service Centers

Provide information on TRICARE program options and your health benefits



Transfer enrollments from previous assignment



Help you file claims or resolve debt collection problems



Provided referrals and case authorizations for host-nation care



Help resolve difficult problems or complaints



TRICARE Overseas Program Prime (TOP Prime)

TOP provides key benefits for military families stationed in Europe



TRICARE is portable...it moves when you do

Eligibility



Active duty family members

- Family member of service members on active duty (including Reserve Component and National Guard members on active duty for greater than 30 days) are eligible for TOP Prime

Registered in DEERS

- Sponsors are responsible for ensuring family members are properly enrolled in DEERS

Command Sponsorship

- All family members must be command sponsored to be eligible for TOP Prime

Enrollment

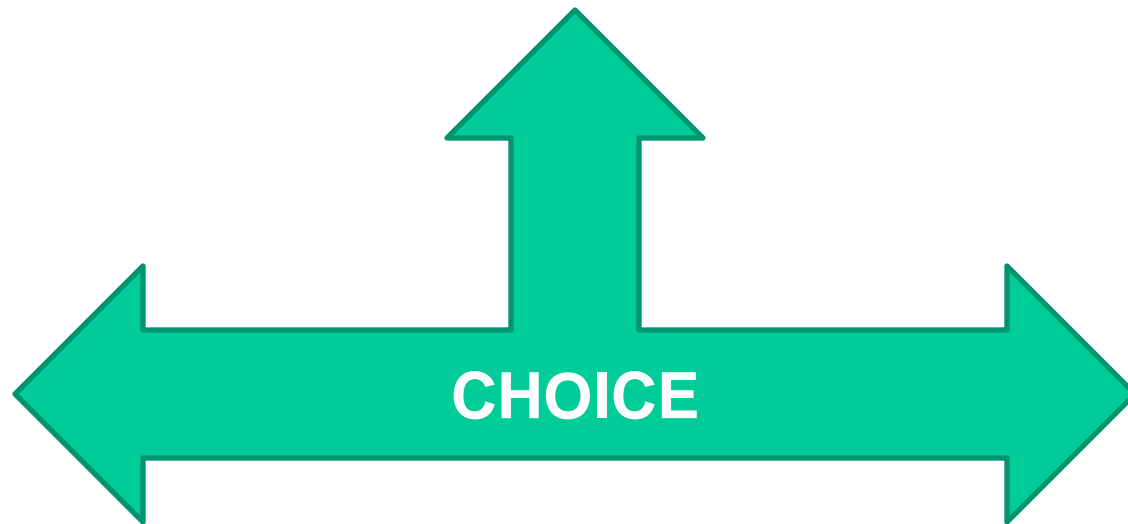
- Sponsors and family members must enroll into TOP Prime. This can be accomplished at the local TRICARE Service Center.
- In many cases, enrollment may be conducted while attending the Base Inprocessing



TRICARE Prime & TRICARE Standard

Active duty family members living overseas have a choice of selecting the TRICARE Program that is best for them

TRICARE
Overseas
Program
Prime



TRICARE
Overseas
Program
Standard



We've discussed TRICARE Prime, now let's take a look at TRICARE Standard





TRICARE Standard

The TRICARE Overseas Program Standard option is similar to the TRICARE Standard program offered CONUS with the same cost shares and deductibles.

Eligibility for Standard

-  Family member lives overseas with sponsor
-  Sponsor has relocated w/Service-sponsored/funded orders

When is TRICARE Standard an option?

-  Family members are not enrolled in TOP Prime
-  Family members are not command sponsored



Prime vs. Standard

TRICARE beneficiary costs

	PRIME	STANDARD
Annual Deductible	None	\$150/individual or \$300/family for E-5 & above; \$50/100 E-4 below
Annual Enrollment Fee	None	None
Civilian Outpatient Visit	None	20% of <u>allowable charges</u> for covered service



See you local TRICARE Service Center for information regarding host nation inpatient care rates and costs.

Host Nation Civilian Healthcare

When seeking medical care, you may be referred to a host nation provider if services are not available or cannot be provided at the local military treatment facility.

The TRICARE Europe Preferred Provider Network (PPN) consists of host nation health care providers who agree to provide care to TRICARE beneficiaries.

Here's a little information regarding the Preferred Provider Network



TRICARE Europe AOR

PPN = C3

COMFORT

- To join the network, providers must demonstrate that they can communicate with TRICARE beneficiaries involved in health care practices

CONFIDENCE

- A provider's credentials and experience are verified before being allowed to join the network, and U.S. military physicians regularly evaluate the care PPN providers give. So, you can be confident that you will receive quality health care

CONVENIENCE

- Preferred providers agree to file claims for TRICARE Prime beneficiaries, so you will not have to deal with paperwork or pay out of your pocket when you get authorized, covered care from a PPN provider



Host Nation Civilian Healthcare

While some aspects of your experience in a host nation clinic or hospital may not be exactly the same as in the U.S., the providers in the TRICARE Europe PPN are fully qualified, quality medical providers.

TRICARE Service Center staff members are available to help bridge cultural and language gaps. These personnel understand the local culture and clinical practice environment and can assist you in understanding your experience when referred for health care in your host nation.



TRICARE Dental Program

Active duty family members living in an overseas area serviced by a military Dental Treatment Facility can often receive space available dental care required to maintain good oral health from their local military dental clinics.

But...





TRICARE Dental Program

There may be instances where dental appointments may not be available. It is important to ensure to continue your families dental insurance coverage under [United Concordia Companies, Inc.](#)

The TDP covers a wide range of diagnostic, preventive and restorative services. No additional applications or procedures are required for individuals already enrolled in the CONUS TDP plan who are reassigned overseas. If you are enrolled in the states, you will remain enrolled during your overseas assignment unless you disenroll through UCCI to cancel the insurance.

-- *Ensure to update your new overseas address with UCCI*

Do not drop this program just because you receive an overseas assignment



Traveling with TRICARE

Scenario:

You have a three day weekend coming up and want to take the opportunity to go skiing in Switzerland. While skiing the slopes, you fall and have a serious cut on your arm. You're taken to the local hospital where the doctor examines you. After the examination, the doctor states you need stitches. As an active duty service member, you inform the doctor that you are a US service member and have TRICARE. The hospital refuses to accept TRICARE and request cash payment prior to providing the stitches.

What do you do?



Traveling with TRICARE

An assignment in Europe can be exciting and affords many opportunities to travel. Most host nation medical facilities in Europe accept TRICARE. In some instances, when utilizing these facilities, you may be expected to pay for you or your families medical care up front. Depending on the care needed, it can be quite expensive.

For active duty service members and their family members **International SOS** can provide cashless, claimless assistance if the need for emergency care is required.

NOTE:

*This service is only available overseas
Family members must be enrolled in TRICARE Prime*







See you local TRICARE Service Center for information

Let's review...







TRICARE Options

TRICARE Overseas Program Prime

-  Military MTFs are the primary source of healthcare
-  No Cost shares and no deductibles
-  MUST ALWAYS have MD consult before any civilian care
-  Command sponsorship for family members accompanying sponsor is mandatory

TRICARE Overseas Program Standard

-  20% Cost shares
-  Free choice of civilian providers
-  Must file your claim for reimbursement
-  Command sponsorship not required



Prime mandatory for Active duty members

Prior to leaving CONUS

Here are a few things you should do to ensure you and your family can get care when you need it:

ID Cards

Make sure they are accurate and current, and that all eligible family members have one.

Check DEERS

Visit your local MPF and make sure you and your family members are properly registered in DEERS.



On Arrival to OCONUS

Here are a few things you should do to ensure you and your family can get care when you need it:

Update Your Address

As soon as you have a permanent APO address, update this information in DEERS

Enrollment

Visit your local TRICARE Service Center to ensure you and your family are properly enrolled in the TRICARE Overseas Program



Helpful Links

Military Treatment Facility Locator	http://www.tricare.mil/mtf/
TRICARE Area Office-Europe	www.europe.tricare.osd.mil
TRICARE Europe Contact Us Email	http://www.europe.tricare.osd.mil/main/contactus/contactus.asp
TRICARE Europe Prime Health Care Passport	www.europe.tricare.osd.mil/passports.asp
United Concordia Companies, Inc.	http://www.tricaredentalprogram.com/tdptws/home.jsp



Things to Remember...

- ✓ ID Cards
- ✓ DEERS
- ✓ TRICARE Dental Program for your family
- ✓ Enroll in TOP on arrival to your assignment
- ✓ Ask your TRICARE Service Center
- ✓ Review links

Know Your Benefit, Before You Need It!





TRICARE Europe



**Your Passport to
Quality Health**

